

SERFF Tracking Number:	CFAP-125681971	State:	District of Columbia
Filing Company:	Group Hospitalization and Medical Services, Inc.State Tracking Number:		
Company Tracking Number:	1117		
TOI:	H21 Health - Other	Sub-TOI:	H21.000 Health - Other
Product Name:	Filing #1117 GHMSI DC 200+ Large Group		
Project Name/Number:	/		

Filing at a Glance

Company: Group Hospitalization and Medical Services, Inc.

Product Name: Filing #1117 GHMSI DC 200+ Large Group
 SERFF Tr Num: CFAP-125681971 State: District of Columbia

TOI: H21 Health - Other

SERFF Status: Closed-APPROVEDState Tr Num:

Sub-TOI: H21.000 Health - Other

Co Tr Num: 1117

State Status:

Filing Type: Rate

Reviewer(s): Laszlo Pentek

Authors: Brett Miller, Todd Switzer, Brad Boban
 Disposition Date: 07/08/2008

Date Submitted: 06/04/2008

Disposition Status: APPROVED

Implementation Date Requested: 07/01/2008

Implementation Date:

General Information

Project Name:

Status of Filing in Domicile:

Project Number:

Date Approved in Domicile:

Requested Filing Mode:

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Large

Overall Rate Impact:

Group Market Type: Employer

Filing Status Changed: 07/08/2008

Explanation for Other Group Market Type:

State Status Changed:

Deemer Date:

Created By: Brad Boban

Submitted By: Brad Boban

Corresponding Filing Tracking Number:

Filing Description:

This filing contains the rate proposal for Group Hospitalization and Medical Services, Inc (GHMSI) large groups, 200+ contracts, medical, drug, and dental coverages with an effective date of July 1, 2008. Please refer to the Cover Letter/Filing Description (Supporting Documentation) and Actuarial Memorandum (Rate/Rule Schedule) for more details

Company and Contact

Filing Contact Information

Brad Boban, Senior Actuarial Assistant
 10455 Mill Run Circle
 Owings Mills, MD 21117

brad.boban@carefirst.com
 410-998-6230 [Phone]
 410-998-7704 [FAX]

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Filing Company Information

Group Hospitalization and Medical Services, CoCode: 53007 State of Domicile: District of
Inc. Columbia
840 First Street NE Group Code: Company Type: Hospital, Medical &
Washington, DC 20065 Group Name: Dental Service or Indemnity
(410) 581-3000 ext. [Phone] FEIN Number: 53-0078070
State ID Number:

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:
Per Company: No

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Actuarial Justification Comments: Attachment: GHMSI Certification.pdf	APPROVED	07/08/2008

	Item Status:	Status Date:
Satisfied - Item: Cover Letter/File Description Comments: Attachment: 1117 Cover.pdf	APPROVED	07/08/2008

ACTUARIAL CERTIFICATION

I, Brett Miller, am a Senior Actuarial Associate with Group Hospitalization and Medical Services (GHMSI, NAIC number 53007) doing business as CareFirst BlueCross BlueShield, and a member of the American Academy of Actuaries. I have been involved in the development of these rates.

To the best of my knowledge and judgment, this rate filing complies with applicable laws and regulations of the District of Columbia, produces premiums that are reasonable in relation to benefits provided, and is based on sound and commonly accepted actuarial principles.

Brett Miller, F.S.A., M.A.A.A.
Senior Actuarial Associate
CareFirst BlueCross BlueShield
Finance Division
Mail Drop Point 01-780
10455 Mill Run Circle
Owings Mills, MD 21117-4208

CareFirst BlueCross BlueShield
10455 Mill Run Circle
Owings Mills, MD 21117-5559
www.carefirst.com

June 4, 2008



Mr. Laszlo Pentek
Department of Insurance & Securities Regulation
810 1st Street, NE
Suite 701
Washington, DC 20002-8023

Re: Group Hospitalization and Medical Services Inc. trading as CareFirst
BlueCross BlueShield
NAIC 53007
FEIN 53-0078070
Rate Filing for Small Group Rate Increase (Our Filing #1117)

Dear Mr. Pentek:

Enclosed for your review is the rate filing for the large group business (200+ contracts) of CareFirst BlueChoice, Inc. We are requesting a rate increase of 2.0% for our non-CDH Medical and Drug products and an increase of 4.0% for our CDH Medical/Drug effective July 1, 2008.

In addition, we have adjusted the tier factors for our dental rates, and have lowered the individual rate by 1.5% to remain revenue neutral, as shown on page 10.

Thank you for your consideration of this matter. If you have any questions regarding this filing you can contact me at (410) 998-7564 or Todd Switzer, Director of Actuarial Pricing, at (410) 998-7107.

Sincerely,

Brett Miller, F.S.A., M.A.A.A.
Senior Actuarial Associate
Actuarial Pricing